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B1 (Official Form 1)(1/0	8)						9 -				
		United S Nor			ruptcy of Illino					Voluntary	Petition
Name of Debtor (if indi- Boston, Raymond		er Last, First,	Middle):			Name	of Joint De	ebtor (Spouse	) (Last, First,	Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							used by the J maiden, and		in the last 8 years		
Last four digits of Soc. S (if more than one, state all)	Sec. or Indi	vidual-Taxpa	yer I.D. (	ITIN) No./0	Complete E	IN Last f	our digits o	f Soc. Sec. or state all)	· Individual-T	Taxpayer I.D. (ITIN) No	./Complete EIN
Street Address of Debtor 3813 West Chica 2nd floor		•	and State)	:		Street	Address of	Joint Debtor	(No. and Str	reet, City, and State):	
Chicago, IL				Г	ZIP Code <b>60651</b>	_					ZIP Code
County of Residence or Cook	of the Princ	cipal Place of	Business		00001	Coun	y of Reside	ence or of the	Principal Pla	ace of Business:	
Mailing Address of Debt	tor (if diffe	rent from stre	eet addres	s):		Maili	ng Address	of Joint Debt	or (if differer	nt from street address):	
				_	ZIP Code	_					ZIP Code
Location of Principal As (if different from street a											
Type of					of Business					tcy Code Under Whic	h
(Form of Or (Check o	-		П Цаа	Check) Ith Care Bu	one box)				Petition is Fil	led (Check one box)	
<u> </u>			Sing	le Asset Re	eal Estate as	defined	☐ Chapt☐		☐ Ch	napter 15 Petition for Re	ecognition
Individual (includes  See Exhibit D on pag		*	in 1: ☐ Raili	l U.S.C. § : road	101 (51B)		☐ Chapter 11 of a Foreign Main Proceeding			e	
☐ Corporation (include			☐ Stoc	kbroker			☐ Chapt ☐ Chapt			napter 15 Petition for Re a Foreign Nonmain Pro	0
☐ Partnership				nmodity Bro ring Bank	oker		Спарі	EI 13	01	a roroign rommani rro	cooding
Other (If debtor is not check this box and state			Othe							of Debts	
encer and som and state	type or end	.,			mpt Entity , if applicable		Debts a	are primarily co	,	one box)	are primarily
			unde	tor is a tax- er Title 26 o	exempt orgof the Unite	anization d States	defined "incurr	d in 11 U.S.C. § red by an indivional, family, or	101(8) as dual primarily	busine	ss debts.
_	0	ee (Check on	e box)				one box:		Chapter 11		
Full Filing Fee attach										defined in 11 U.S.C. § or as defined in 11 U.S.C.	
☐ Filing Fee to be paid attach signed applica	tion for the	court's cons	ideration	certifying t	hat the debt			aggregate nor	contingent li	quidated debts (excludi	ng dehts owed
is unable to pay fee e				` _		··	to insiders	s or affiliates)	are less than	\$2,190,000.	ing debts owed
Filing Fee waiver rec attach signed applica							Acceptan	being filed wi ces of the plan	n were solicit	on. ted prepetition from one vith 11 U.S.C. § 1126(b	
Statistical/Administrati	ve Inform	ation								SPACE IS FOR COURT U	
Debtor estimates that											
☐ Debtor estimates that there will be no fund						ive expens	es paid,				
Estimated Number of Cr	editors										
1- 50- 49 99	100- 199	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated Assets											
\$0 to \$50,001 to \$50,000 \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million		More than			
Estimated Liabilities	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion				

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Document Page 2 of 42 B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Boston, Raymond (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: Northern District of Illinois Eastern Division 05-58242 10/15/05 Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Glenda J. Gray September 18, 2009 Signature of Attorney for Debtor(s) (Date) Glenda J. Gray Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

#### B1 (Official Form 1)(1/08)

# **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

Boston, Raymond

## Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### X /s/ Raymond Boston

Signature of Debtor Raymond Boston

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

**September 18, 2009** 

Date

#### Signature of Attorney\*

## X /s/ Glenda J. Gray

Signature of Attorney for Debtor(s)

#### Glenda J. Gray 06185507

Printed Name of Attorney for Debtor(s)

#### Law Office of Glenda J. Gray

Firm Name

330 North Wabash **Suite 2618** Chicago, IL 60611

Address

### Email: ladylawgray@gmail.com

#### (312) 755-1010 Fax: (312) 755-1020

Telephone Number

# **September 18, 2009**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

	_	
٧	7	

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D(Official Form 1, Exhibit D) (12/08)

# United States Bankruptcy Court Northern District of Illinois

In re	Raymond Boston		Case No.	
		Debtor(s)	Chapter	13

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Raymond Boston Raymond Boston
Date: September 18, 2009

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B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Raymond Boston		Case No.	
_		Debtor		
			Chapter	13

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	680,000.00		
B - Personal Property	Yes	4	41,950.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		191,905.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9		13,224.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			7,200.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			6,814.50
Total Number of Sheets of ALL Schedu	ıles	22			
	T	otal Assets	721,950.00		
			Total Liabilities	205,129.00	

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Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Raymond Boston		Case No.	
-	-	Debtor ,		
			Chapter	13

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

#### State the following:

Average Income (from Schedule I, Line 16)	7,200.00
Average Expenses (from Schedule J, Line 18)	6,814.50
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	0.00

#### State the following:

_ state the lone wing.		_
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		20,655.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		13,224.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		33,879.00

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B6A (Official Form 6A) (12/07)

In re	Raymond Boston	Case No.	
_		Debtor	

### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
2- story mixed use building 1 aparrtment (owner occupied) 1 store 3813 West Chicago Avenue 2nd floor, Chicago IL Purchased: 1999: Price: \$42,000.00 No liens	Fee simple	-	230,000.00	0.00
Last refinanced: 2008 Eastern Savings Bank, 1st mortgage City of Chicago, Department of Water				
1 store 3815 West Chicago Avenue, Chicago, IL 60651 Purchased: 1999; Price: \$48,500.00 Refinancec: 2008 Eastern Savings Bank, 1st mortgage City of Chicago Dept of Water, water service	Fee simple	-	250,000.00	120,000.00
6-unit aprtment bld w/garden apartment 1239-41 North Keeler, Chicago, IL Purchased: 1997; Price: \$72,000.00 Apex Mortgage, 1st mortgage Community Initiatives Incv, reciever's lien City of Chicago Dept of Water, water service	Fee simple	-	200,000.00	11,000.00

Sub-Total > **680,000.00** (Total of this page)

Total > **680,000.00** 

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Raymond Boston	Case No	
-	•	Debtor ,	

# SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		king Acount Third Bank, Chicago, IL	-	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Gene Locat Chica	ral: 1 tv, 1 couch, 1 bed, 1 dinette set tion: 3813 West Chicago Avenue 2nd floor, ago IL	-	700.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Gene Locat Chica	tion: 3813 West Chicago Avenue 2nd floor,	-	1,000.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Life II Term	nsurance through American General Insuance Life Insuance, Death benefit: \$150,000.00.	-	0.00
10.	Annuities. Itemize and name each issuer.	X			
				Sub-Tota	al > 1,700.00

3 continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Raymond Boston	Case No	
-	•	Debtor ,	

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	x			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota	al > <b>0.00</b>

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

_		
In re	Raymond Boston	Case No
	•	

Debtor

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	lien v	Chevrolet Van n/ GMAC Northwestern Insurance	-	14,525.00
		lien v	Cadillac DTS //Citifinacial Auto Northwestern Insurance	-	18,225.00
		lien v	Harley Davidson Roadking // Harley Davidson unning	-	7,500.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
			T)	Sub-Tota of this page)	al > 40,250.00

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Raymond Boston	Case No

Debtor

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
------------------	------------------	--------------------------------------	---	---

35. Other personal property of any kind not already listed. Itemize.

Sub-Total > (Total of this page)

Total > 41,950.00

(Report also on Summary of Schedules)

0.00

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B6C (Official Form 6C) (12/07)

In re	Raymond Boston	Case No.	
		,	

Debtor

SCHEDULE C	- PROPERTY (	CLAIMED AS EX	EMPT	
Debtor claims the exemptions to which debtor is entitled u (Check one box)  11 U.S.C. \$522(b)(2)  11 U.S.C. \$522(b)(3)	nder:	Check if debtor claims \$136,875.	s a homestead exer	mption that exceeds
Description of Property	Specify Law Pr Each Exem		Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property 2- story mixed use building 1 aparrtment (owner occupied) 1 store 3813 West Chicago Avenue 2nd floor, Chicago IL Purchased: 1999: Price: \$42,000.00 No liens	735 ILCS 5/12-901		15,000.00	230,000.00
Last refinanced: 2008 Eastern Savings Bank, 1st mortgage City of Chicago, Department of Water				
1 store 3815 West Chicago Avenue, Chicago, IL 60651 Purchased: 1999; Price: \$48,500.00 Refinancec: 2008 Eastern Savings Bank, 1st mortgage City of Chicago Dept of Water, water service	735 ILCS 5/12-901		0.00	250,000.00
Checking, Savings, or Other Financial Accounts, C Checking Acount FifthThird Bank, Chicago, IL	ertificates of Deposi 735 ILCS 5/12-1001	<u>t</u> (b)	0.00	0.00
Household Goods and Furnishings General: 1 tv, 1 couch, 1 bed, 1 dinette set Location: 3813 West Chicago Avenue 2nd floor, Chicago IL	735 ILCS 5/12-1001	(b)	700.00	700.00
Wearing Apparel General Location: 3813 West Chicago Avenue 2nd floor, Chicago IL	735 ILCS 5/12-1001	(a)	1,000.00	1,000.00
Interests in Insurance Policies Life Insurance through American General Insuance Term Life Insuance, Death benefit: \$150,000.00.	215 ILCS 5/238		0.00	0.00
Automobiles, Trucks, Trailers, and Other Vehicles 2006 Chevrolet Van lien w/ GMAC Ins: Northwestern Insurance	735 ILCS 5/12-1001	(b)	3,300.00	14,525.00
2005 Cadillac DTS lien w/Citifinacial Auto Ins: Northwestern Insurance	735 ILCS 5/12-1001	(c)	2,400.00	18,225.00

Total: 22,400.00 514,450.00

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B6D (Official Form 6D) (12/07)

In re	Raymond Boston	Case No	
-		Debtor ,	

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	1	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COXFLXGEX	N - Q - D	P U T	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.  Apex c/o		_	First Mortgage 6-unit aprtment bld w/garden apartment	Т	A T E D			
			Value \$ 200,000.00				11,000.00	0.00
Account No. xxxxxxx5501  Citi Auto 2208 Highway 121 Ste 100 Bedford, TX 76021		-	Opened 8/24/07 Last Active 4/01/09  Purchase Money Security  2005 Cadillac DTS  Value \$ 18,225.00				21,027.00	2,802.00
Account No.  Eastern Savings Bank		_	First Mortgage 1 store & 1store w/apt. 3813-3815 West Chicago Avenue, Chicago, IL 60651 Purchased: 1999; Price: \$48,500.00 Refinancec: 2008 Eastern Savings Bank, 1st mortgage City of Chicago Dept of Water, water					
Account No. xxxxxxxxxx7497  Esb/Harley Davidson Cr Po Box 21829 Carson City, NV 89721		-	Value \$ 250,000.00  Opened 6/01/05 Last Active 5/01/06  Purchase Money Security  2005 Harley Davidson Roadking lien w/ Harley Davidson Not running				120,000.00	0.00
			Value \$ 7,500.00	Subi	otal	<u> </u>	17,861.00	10,361.00

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 $B6D\ (Official\ Form\ 6D)\ (12/07)$  - Cont.

In re	Raymond Boston	Case No
-		Debtor

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

		_						
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	C A H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTLXGEX	ŀ	SPUTE	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxx8852			Opened 7/15/08 Last Active 8/01/09	Ť	T E D			
G M A C			Purchase Money Security		Ь			
15303 S 94th Ave								
Orland Park, IL 60462		-	2006 Chevrolet Van					
			Value \$ 14,525.00	_			22,017.00	7,492.00
Account No.								
				4				
			Value \$	+				
Account No.								
			X I o	4				
Account No.			Value \$	+	-			
Account No.								
			Value \$	$\dashv$				
Account No.	┢	$\vdash$	value \$	+	$\vdash$			
Account No.								
			Value \$	$\dashv$				
Sheet 1 of 1 continuation sheets attac	ala -	<u> </u>		Sub	tota	ı l		
Sheet 1 of 1 continuation sheets attack.  Schedule of Creditors Holding Secured Claims		u to	(Total of				22,017.00	7,492.00
and the second common second c					Γota		191,905.00	20,655.00
			(Report on Summary of S				191,905.00	20,055.00

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B6E (Official Form 6E) (12/07)

In re	Raymond Boston	Case No.
_		Debtor ,

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled

priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

"Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to ■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) ☐ Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). ☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). ■ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). ☐ Deposits by individuals Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). ☐ Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). ☐ Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). ☐ Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Raymond Boston	Case No	
-		, Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Check this box if debtor has no creditors holding unsecure	ea c	laın	ns to report on this Schedule F.					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu: H W J C	I DATE CLAIM WAS INCURRED AND	N I	II	D I S P U T E D	S J T	AMOUNT OF CLAIM
Account No. xxxxxxxx7766			Opened 5/20/04 Last Active 9/01/06 Mortgage	Ť	TED			
American Home Mtg Svci 4600 Regent Blvd Ste 200 Irving, TX 75063		-	Mortgage					0.00
Account No. xxxxx1652			Opened 6/14/03 Last Active 3/01/04	$\dashv$		H	+	
Americredit 801 Cherry St Ste 3900 Fort Worth, TX 76102		  - 	Automobile					0.00
Account Noxxxxxxxxxxxxxx7183		Г	Opened 7/01/98 Last Active 6/01/06	Ħ		T	†	
Amex Po Box 297871 Fort Lauderdale, FL 33329		-						0.00
Account No. xxxxxxxx2511		Г	Opened 5/25/01 Last Active 7/26/02	$\forall$		T	†	
Applied Bank 601 Delaware Ave Wilmington, DE 19801		-						0.00
				Subt	tota	⊥ ıl	$\dagger$	0.00
<b>8</b> continuation sheets attached			(Total of t	his 1	pag	ze)	١	0.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Raymond Boston	Case No.	
_	•		
		Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		ζΤ	Z C	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C 1 M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		CONTINGENT	021-00-04-ш0	SPUTED	AMOUNT OF CLAIM
Account No. xxxx3203			Opened 6/06/09 Last Active 3/01/09		Г	E		
Asset Management Out 401 Pilot Ct Ste A Waukesha, WI 53188		_	Collection Us Cellular-M06			ט		381.00
Account No. xxxxxxxxxxxx8960			Opened 6/14/01 Last Active 8/01/02		٦			
Banco Popular De Pr 2525 N Kedzie Blvd Chicago, IL 60647		-	Automobile					0.00
	╀			_	4		L	0.00
Account No. xxxxxx5540  Bmw Financial Services 5515 Parkcenter Cir Dublin, OH 43017		-	Opened 5/28/99 Last Active 2/01/02					0.00
Account No. xxxxxx6833	T		Opened 10/07/98 Last Active 4/01/02		7	П		
Bp/Cbsd Po Box 6497 Sioux Falls, SD 57117		-						0.00
Account No. xxxxxxxx0578	T		Opened 10/08/99 Last Active 3/01/01	$\dashv$	7			
Cap One Po Box 85520 Richmond, VA 23285		_						0.00
Sheet no. 1 of 8 sheets attached to Schedule of				Su	bte	ota	.1	381.00
Creditors Holding Unsecured Nonpriority Claims			(Total	of thi	s t	oag	e)	301.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Raymond Boston	Case No	
-	_	Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

				_			
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	S	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	0-C0-FZC	_ S P U F E C	AMOUNT OF CLAIM
Account No. xxxxxxxx2670	Ľ		Opened 8/03/01 Last Active 11/01/01	Ϋ́	DATED		
THEODER THE ARABAMAZET C	1				D		
Cap One Po Box 85520 Richmond, VA 23285		-					
							0.00
Account No. xxxxxx9688			Opened 3/31/98 Last Active 5/01/04				
Chase Manhattan Mtge			Mortgage				
3415 Vision Dr Columbus, OH 43219		-					
Columbus, On 43219							
							0.00
Account No. xxxxxxxx2064			Opened 10/01/94 Last Active 10/01/08				
	1		AttorneyFees				
Citi P.O. Box 6500		_					
Siou Falls, SD 57117-6500							
							7,029.00
Account No. xxxxxxxxxxxx8477			Opened 5/20/07 Last Active 7/01/09				
Credit One Bank							
Po Box 98875		-					
Las Vegas, NV 89193							
							427.00
	L		0			Щ	437.00
Account No. xxxxxxxxxxx8101			Opened 5/20/07 Last Active 12/01/07				
Credit One Bank							
Ро Вох 98875		-					
Las Vegas, NV 89193							
							0.00
Sheet no. <b>2</b> of <b>8</b> sheets attached to Schedule of	<u> </u>	_	<u> </u>	Subt	ota	l l	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				7,466.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Raymond Boston	Case No.	
_			
		Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		U	ן נ	5	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		Q	N S F U T E	3 7 1 1 2 3	AMOUNT OF CLAIM
Account No. xxxxxxxxx6643			Opened 3/31/98 Last Active 6/01/00	٦	E	:		
Crossland Mtg/Fhlmc I Home Campus Des Moines, IA 50328		-	Mortgage					0.00
Account No. xxxxxxxxxxxx1476			Opened 6/01/99 Last Active 10/19/06 ChargeAccount					
Elan Financial Service Po Box 790084 Saint Louis, MO 63179		-						
								0.00
Account No. xxxxxxxx2620  Gemb/Whitehall Po Box 981439 El Paso, TX 79998		-	Opened 5/11/98 Last Active 9/01/04 ChargeAccount					0.00
Account No. xxxx2451	t	H	Opened 10/22/03 Last Active 5/20/04	$\dagger$	$\dagger$	$\dagger$	$\dagger$	
Great American Finance 205 W Wacker Dr Chicago, IL 60606		-						0.00
Account No. xxxxxxxx3640	1		Opened 3/01/02 Last Active 9/01/05	$\top$	T	†	7	
Hsbc Bank Po Box 19360 Portland, OR 97280		-						0.00
Sheet no. 3 of 8 sheets attached to Schedule of		1	I	Sub	otot	al	†	
Creditors Holding Unsecured Nonpriority Claims			(Total o	this	, pa	ιge`	) [	0.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Raymond Boston	Case No.	
_	•		
		Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME,	C	Ηu	sband, Wife, Joint, or Community	Ç	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDA	۱۲	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx3640			Opened 3/07/02 Last Active 7/05/05	T	E		
Hsbc Bank Po Box 5253 Carol Stream, IL 60197		-	ChargeAccount		D		Unknown
Account No. xxxx5869			Opened 8/11/08				
Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60487		-	Collection Loyola University Ph				430.00
Account No. xxxxxxx9000		┢	Opened 9/27/04 Last Active 10/17/06	╁	╁	H	
Lease Finance Group LI 233 N Michigan Ave Ste 1 Chicago, IL 60601		-	ChargeAccount				2,834.00
Account No. xxxx6664			Opened 1/22/96	T	T		
Leasecomm 950 Winter St Waltham, MA 02451		-					Unknown
Account No. xx1733		T	Opened 7/01/06 Last Active 6/01/06	T	T	T	
Lockhart, Morris & M 833 E Arapaho Richardson, TX 75081		_	Collection Security Soluti				0.00
Sheet no4 of _8 sheets attached to Schedule of	_			Sub	tota	ıl	3,264.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	3,204.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Raymond Boston	Case No	
_		Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CDEDITOD'S NAME	С	Hu	sband, Wife, Joint, or Community	T	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		UOZH_ZGEZH	UNLLQULDA	I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxx6378			Opened 6/01/08 Last Active 3/01/08 Collection Tcf National Ba		Т	ATED		
Millenium Credit Con 149 E Thompson Ave West St Paul, MN 55118		-				U		531.00
Account No. xxxxxxx5242  Nationwide Credit & Co 815 Commerce Dr Ste 100 Oak Brook, IL 60523		-	Opened 12/14/08 Last Active 6/01/08 Collection Loyola University He					275.00
Account No. xxxxxxx2620  Nationwide Credit & Co 815 Commerce Dr Ste 100 Oak Brook, IL 60523		-	Opened 9/28/08 Last Active 3/01/08 Collection Loyola University He					200.00
Account No. xxxxxxxx0001  Park NationI 28 W Madison Oak Park, IL 60302		-	Opened 8/19/02 Last Active 5/04/06 Secured					Unknown
Account No. xxxx8631  Peoples Choice Home Lo 7515 Irvine Center Dr Irvine, CA 92618		-	Opened 12/06/02 Last Active 2/03/03 Mortgage					0.00
Sheet no. <u>5</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total o			ota oag		1,006.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Raymond Boston	Case No	
_		Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

	-			1.		_	
CREDITOR'S NAME, MAILING ADDRESS	000	1	sband, Wife, Joint, or Community	CONT	N	חום	
INCLUDING ZIP CODE,	CODEBTOR	H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM	Ť	DZLLQD	I S P U T	
AND ACCOUNT NUMBER (See instructions above.)	T O	C	IS SUBJECT TO SETOFF, SO STATE.	I N G E N	1	T E D	AMOUNT OF CLAIM
Account No. xxxxxxxx8579	K	-	Opened 1/01/03 Last Active 12/01/03		D A T E D	ט	
Account tvo. AAAAAAAO			Opened 1701700 East Active 12701700		E D		
Peoplesene							
130 E. Randolph Drive		-					
Chicago, IL 60601							
							0.00
Account No. xxxxxxxx3521			Opened 1/01/04 Last Active 6/01/04				
Peoplesene							
130 E. Randolph Drive		-					
Chicago, IL 60601							
	L						0.00
Account No. xxxxxxxx4065			Opened 10/01/04 Last Active 9/01/05				
Peoplesene							
130 E. Randolph Drive		-					
Chicago, IL 60601							
		L					0.00
Account No. xxxxxxxx8904			Opened 11/01/05 Last Active 12/01/05				
Peoplesene							
130 E. Randolph Drive		-					
Chicago, IL 60601							
	_						0.00
Account No. xxx5797			Opened 2/11/08 Collection Tcf Bank				
ProfessnI Acct Mgmt In			Concension for Bank				
633 W Wisconsin Ave Ste		-					
Milwaukee, WI 53203							
							193.00
							193.00
Sheet no. 6 of 8 sheets attached to Schedule of				Sub			193.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	his	pag	e)	

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B6F (Official Form 6F) (12/07) - Cont.

In re	Raymond Boston	Case No.	
_		Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

		_				_	
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		U	P	
MAILING ADDRESS	CODEBT	Н	DATE CLAIM WAS INCURRED AND	C O N T	UZLLQU.	s	
INCLUDING ZIP CODE,	B	W	CONSIDERATION FOR CLAIM. IF CLAIM		Q	υ	
AND ACCOUNT NUMBER	T	C	IS SUBJECT TO SETOFF, SO STATE.	N G	U	E	AMOUNT OF CLAIM
(See instructions above.)	O R	١	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	N G E N	ח	D	
Account No. xx0182	1	T	Opened 2/26/09	٦Ÿ	A T E D		
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Rmi/Mcsi							
3348 Ridge Rd		-					
Lansing, IL 60438							
							250.00
	╀	_					200.00
Account No. xxxxxxxxxxxx3831	1		Opened 5/18/07 Last Active 7/01/09				
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Salute/Ubt							
Po Box 105555		-					
Atlanta, GA 30348							
							227.00
Account No. xxxxxxxxxxxx9787	1	1	Opened 5/18/07 Last Active 1/08/08	T			
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Salute/Ubt							
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Atlanta, GA 30348							
Addition of 50045							
							0.00
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Account No. xxxxxxxxxxxx7512			Opened 8/23/07 Last Active 3/01/09				
Tribute/Fbod							
Po Box 105555		-					
Atlanta, GA 30348							
							437.00
Account No. xxxxxxxxxxx1559	╁	t	Opened 8/23/07 Last Active 1/08/08	+		H	
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Tribute/Fbod							
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Atlanta, GA 30348							
Atiania, GA 30346							
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Sheet no. 7 of 8 sheets attached to Schedule of				Sub	tota	1	044.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	914.00
			<b>(</b>			. /	

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B6F (Official Form 6F) (12/07) - Cont.

In re	Raymond Boston	C	Case No.
•		Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

				<del>-</del>		1 -	
CREDITOR'S NAME,	0	Hu	sband, Wife, Joint, or Community	10	N	l l	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTO	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	L Q U -	DISPUTED	AMOUNT OF CLAIM
(See instructions above.)	Ö R	С	IS SUBJECT TO SETOTT, SO STATE.	E	Ď	D	
Account No. xx4898	T		Opened 12/06/02 Last Active 4/01/05	<b>1</b> ₽	Ī		
	1		Mortgage	L	Ď		
Wilshire Credit Corp	l						
1776 Sw Madison St	l	-					
Portland, OR 97205	l						
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Sheet no. <b>8</b> of <b>8</b> sheets attached to Schedule of				Sub	tota	ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				0.00
			<b>,</b>				
			/D		ota		13,224.00
			(Report on Summary of Sc	nec	iule	es)	10,227.00

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B6G (Official Form 6G) (12/07)

In re	Raymond Boston	Case No.	
-		Debtor ,	

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

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B6H (Official Form 6H) (12/07)

In re	Raymond Boston		Case No.	
		Debtor	-,	

# **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Debtor(s)

In re

Raymond Boston

Case No.

9/18/09 8:34AM

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital Status:	DEPENDENTS OF	F DEBTOR AND SPOUSE		
Separated	RELATIONSHIP(S):  Daughter Daughter Son Son Daughter Daughter Daughter	AGE(S): 1 day 1 day 10 years 13 years 14 years 15 years		
Employment:	DEBTOR	SPOUSE		
Occupation	Manager			
Name of Employer	Suga Ray's Sports Grill			
How long employed	8 months			
Address of Employer	3813-15 West Chicago Avene Chicago, IL 60651			
	or projected monthly income at time case filed)	DEBTOR		OUSE
	and commissions (Prorate if not paid monthly)	\$ 2,600.00	\$	N/A
2. Estimate monthly overtime		\$	\$	N/A
3. SUBTOTAL		\$	\$	N/A
4. LESS PAYROLL DEDUCTIO  a. Payroll taxes and social s  b. Insurance  c. Union dues  d. Other (Specify):		\$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00 \$ 0.00	\$ \$ \$ \$	N/A N/A N/A N/A
5. SUBTOTAL OF PAYROLL I	DEDUCTIONS	\$0.00	\$	N/A
6. TOTAL NET MONTHLY TA	KE HOME PAY	\$ <u>2,600.00</u>	\$	N/A
7. Regular income from operatio	n of business or profession or farm (Attach detailed staten	ment) \$ <b>0.00</b>	\$	N/A
8. Income from real property		\$ 4,600.00	\$	N/A
9. Interest and dividends		\$ <b>0.00</b> _	\$	N/A
<ul><li>10. Alimony, maintenance or sup dependents listed above</li><li>11. Social security or government</li></ul>	oport payments payable to the debtor for the debtor's use on assistance	or that of \$ <b>0.00</b>	\$	N/A
(Specify):		<b>0.00</b>	\$	N/A
		\$0.00	\$	N/A
<ul><li>12. Pension or retirement income</li><li>13. Other monthly income</li></ul>	2	\$	\$	N/A
(Specify):		\$ 0.00	\$	N/A
		\$ 0.00	\$	N/A
14. SUBTOTAL OF LINES 7 T	HROUGH 13	\$ 4,600.00	\$	N/A
15. AVERAGE MONTHLY INC	COME (Add amounts shown on lines 6 and 14)	\$	\$	N/A
16. COMBINED AVERAGE M	ONTHLY INCOME: (Combine column totals from line 1	5) \$	7,200.00	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

In re	Raymond Boston		Case No.	
		Debtor(s)		

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	The averag	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	2,100.00
a. Are real estate taxes included? Yes No _X_	' <del></del>	· · · · · · · · · · · · · · · · · · ·
b. Is property insurance included? Yes NoX		
2. Utilities: a. Electricity and heating fuel	\$	300.00
b. Water and sewer	\$	0.00
c. Telephone	\$	150.00
d. Other Cell phone	\$	50.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	200.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	75.00
7. Medical and dental expenses	\$	65.00
8. Transportation (not including car payments)	\$	250.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	26.50
c. Health	\$	0.00
d. Auto	\$	163.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	468.00
b. Other Keeler	\$	2,867.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	6,814.50
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		<u>-</u>
following the filing of this document:		
Home mortgage includes payment for adjacent property. That mortgage was cross collaterallizef.		
20. STATEMENT OF MONTHLY NET INCOME	=	
	<b>¢</b>	7,200.00
	\$ \$	6,814.50
<ul><li>b. Average monthly expenses from Line 18 above</li><li>c. Monthly net income (a. minus b.)</li></ul>	\$ \$	385.50
c. Working het meonie (a. minus o.)	Ψ	303.30

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B6 Declaration (Official Form 6 - Declaration). (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Raymond Boston			Case No.	
	•		Debtor(s)	Chapter	13
	DECLARATION OF	ONCERN			
	DECLARATION C	UNCERN	ING DEBIOR'S SC	CHEDULI	LS
	DECLARATION UNDER P	PENALTY C	OF PERJURY BY INDIV	DUAL DEF	BTOR
I declare under penalty of perjury that I have read the foregoing summary and schedules, consistin sheets, and that they are true and correct to the best of my knowledge, information, and belief.					
Date	September 18, 2009	Signature	/s/ Raymond Boston Raymond Boston Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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United States Bankruptcy Court
Northern District of Illinois

In r	e Raymond Boston		Case No.		
		Debtor(s)	Chapter	13	
	DISCLOSURE OF CO	MPENSATION OF ATTORN	NEY FOR DE	BTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Bankrup compensation paid to me within one year before be rendered on behalf of the debtor(s) in contemp	the filing of the petition in bankruptcy, o	or agreed to be pai	d to me, for services re	
	For legal services, I have agreed to accept		\$	3,500.00	
	Prior to the filing of this statement I have re-	ceived	\$	0.00	
	Balance Due		\$	3,500.00	
2.	\$				
3.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5.	■ I have not agreed to share the above-disclose	ed compensation with any other person un	less they are meml	pers and associates of n	ny law firm.
	☐ I have agreed to share the above-disclosed co- copy of the agreement, together with a list of				/ firm. A
6.	In return for the above-disclosed fee, I have agree	ed to render legal service for all aspects o	of the bankruptcy c	ase, including:	
		les, statement of affairs and plan which m f creditors and confirmation hearing, and a ors to reduce to market value; exem- plications as needed; preparation at	ay be required; any adjourned hea nption planning;	rings thereof; preparation and fil	ing of
7.	By agreement with the debtor(s), the above-discle	_		es, relief from stay a	actions or
		CERTIFICATION			
this	I certify that the foregoing is a complete statemer bankruptcy proceeding.	nt of any agreement or arrangement for pa	yment to me for re	presentation of the deb	tor(s) in
Date	ed: September 18, 2009	/s/ Glenda J. Gray			
		Glenda J. Gray Law Office of Glend 330 North Wabash Suite 2618 Chicago, IL 60611 (312) 755-1010 Fax		1	_
		ladylawgray@gmail			

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS (Model Retention Agreement, revised as of May 7, 2009)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure—but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from by their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved the following agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys. By signing this agreement, debtors and their attorneys accept these responsibilities.

#### BEFORE THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

## THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.

- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

### AFTER THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor will also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

## THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

- 4. If the attorney will be employing another attorney to attend the 341meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.
- 17. In the event that the case is converted to Chapter 7, provide any other legal services which may be necessary consistent with the attorney's responsibilities under Local Bankruptcy Rule 2090-5, with such additional fees as may be appropriate.

### ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES

1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a fee of

In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

- 2. Early termination of the case. Fees payable under the provisions set out above are not refundable in the event that the case is dismissed, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If a dismissal is due to such a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 3. *Retainers*. The attorney may receive a retainer or other payment before filing the case, but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

☐ Any retainer received by the attorney will be treated as an advance payment, allowing the	ıe
attorney to take the retainer into income immediately. The reason for this treatment is the	
following:	

In any application for fees, whether or not requiring an itemization, the attorney shall disclose to the court any fees paid by the debtor prior to the case filing.

- 4. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 5. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise not engaging in proper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 6. Discharge of the attorney. The debtor may discharge the attorney at any time.

Date: <u>September 18, 2009</u>		
Signed:		
/s/ Raymond Boston	/s/ Glenda J. Gray	
Raymond Boston	Glenda J. Gray	
	Attorney for Debtor(s)	
Debtor(s) Do not sign if the fee amount at top of the	uis page is blank.	

1

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

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over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

# **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

# 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Glenda J. Gray	m X /s/ Glenda J. Gray	2009
Printed Name of Attorney	Signature of Attorney	Date
Address:		
330 North Wabash		
Suite 2618		
Chicago, IL 60611		
(312) 755-1010		
ladylawgray@gmail.com		
I (We), the debtor(s), affirm that I (we) have	Certificate of Debtor re received and read this notice.	
Raymond Boston	$\chi$ /s/ Raymond Boston	September 18, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
<del></del>	Signature of Joint Debtor (if any)	Date

September 18.

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# United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Raymond Boston		Case No.	
		Debtor(s)	Chapter	13
	VE	ERIFICATION OF CREDITOR IN Number o	MATRIX of Creditors:	38
	The above-named Debtor(s) (our) knowledge.	) hereby verifies that the list of cred	itors is true and	correct to the best of my
Date:	September 18, 2009	/s/ Raymond Boston Raymond Boston Signature of Debtor		

American Home Mtg Svci 4600 Regent Blvd Ste 200 Irving, TX 75063

Americredit 801 Cherry St Ste 3900 Fort Worth, TX 76102

Amex Po Box 297871 Fort Lauderdale, FL 33329

Apex c/o

Applied Bank 601 Delaware Ave Wilmington, DE 19801

Asset Management Out 401 Pilot Ct Ste A Waukesha, WI 53188

Banco Popular De Pr 2525 N Kedzie Blvd Chicago, IL 60647

Bmw Financial Services 5515 Parkcenter Cir Dublin, OH 43017

Bp/Cbsd Po Box 6497 Sioux Falls, SD 57117

Cap One Po Box 85520 Richmond, VA 23285

Chase Manhattan Mtge 3415 Vision Dr Columbus, OH 43219

Citi P.O. Box 6500 Siou Falls, SD 57117-6500

Citi Auto 2208 Highway 121 Ste 100 Bedford, TX 76021

Credit One Bank Po Box 98875 Las Vegas, NV 89193

Crossland Mtg/Fhlmc I Home Campus Des Moines, IA 50328

Eastern Savings Bank

Elan Financial Service Po Box 790084 Saint Louis, MO 63179

Esb/Harley Davidson Cr Po Box 21829 Carson City, NV 89721

G M A C 15303 S 94th Ave Orland Park, IL 60462

Gemb/Whitehall Po Box 981439 El Paso, TX 79998

Great American Finance 205 W Wacker Dr Chicago, IL 60606

Hsbc Bank Po Box 19360 Portland, OR 97280 Hsbc Bank Po Box 5253 Carol Stream, IL 60197

Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60487

Lease Finance Group Ll 233 N Michigan Ave Ste 1 Chicago, IL 60601

Leasecomm 950 Winter St Waltham, MA 02451

Lockhart, Morris & M 833 E Arapaho Richardson, TX 75081

Millenium Credit Con 149 E Thompson Ave West St Paul, MN 55118

Nationwide Credit & Co 815 Commerce Dr Ste 100 Oak Brook, IL 60523

Nationwide Credit & Co 815 Commerce Dr Ste 100 Oak Brook, IL 60523

Park Nationl 28 W Madison Oak Park, IL 60302

Peoples Choice Home Lo 7515 Irvine Center Dr Irvine, CA 92618

Peoplesene 130 E. Randolph Drive Chicago, IL 60601 Professnl Acct Mgmt In 633 W Wisconsin Ave Ste Milwaukee, WI 53203

Rmi/Mcsi 3348 Ridge Rd Lansing, IL 60438

Salute/Ubt Po Box 105555 Atlanta, GA 30348

Tribute/Fbod Po Box 105555 Atlanta, GA 30348

Wilshire Credit Corp 1776 Sw Madison St Portland, OR 97205